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Open a Savings Account

The average man or woman seldom develops the habit of saving until a Savings Account has been opened. The possession of such an account acts as an incentive—your natural desire to see the fund grow encourages that tendency to thrift so necessary to success. No matter how little you can afford to lay aside from the weekly wage, open an account here today.

BANK OF HAWAII, LTD.
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Bank of Honolulu LIMITED

Issues K. M. & K. Letters of Credit and Travelers' Checks available throughout the world.

Cable Transfers at Lowest Rates

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THE
B. F. Dillingham Co.
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General Agents for Hawaii:
Atlas Assurance Company of London, New York. Underwriters' Agency; Providence Washington Insurance Co.
4th floor, Stangenwald Building.

THE YOKOJIMA SPECIE BANK, LIMITED.
Capital subscribed.....\$2,000,000
Capital paid up.....\$1,000,000
Reserve fund.....\$1,000,000
S. AWOKI, Local Manager

Giffard & Roth

Stangenwald Bldg., 102 Merchant St.
STOCK AND BOND BROKERS
Telex: Honolulu Stock and Bond Exchange

Alexander & Baldwin Limited.

Sugar Factors
Commission Merchants
and Insurance Agents

Agents for
Hawaiian Commercial & Sugar Co.

Maui Sugar Company.
Maui Plantation.
Maui Agricultural Company.
Hawaiian Sugar Company.
Kahuku Plantation Company.
McBryde Sugar Co., Ltd.
Kahuku Railroad Company.
Kauai Railway Company.
Kauai Fruit & Land Co., Ltd.
Honolulu Ranch.

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Pay 4% yearly on Savings Deposits, compounded twice Annually.

We arrange all kinds of trips—everywhere—in every detail. Also luxury and hula.
PARADISE TOURS CO.
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GOOD AGENTS WANTED.

HOME INSURANCE CO. OF HAWAII, LTD.
96 KING STREET, CORNER FORT.



HAWAIIAN TRUST
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Carries on a Trust Business in all its branches.

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Information Furnished and Loans Made.
Merchant Street—Star Building
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FOR RENT

Electricity, gas, screens in all houses.
Small furnished cottage for 2; \$15.
Partially furnished house; \$32.50.
Fine 2-bedroom cottage in town; \$22.
Small cottage in town; \$16.
New 5-bedroom house; \$30.
For Sale.
Choice building lots in Kalihi.

J. H. Schnack,

Real Estate
842 Keeaumoku St. Telephone 3633

FOR SALE.

The valuable waterfront residence of Mr. Kekumano at Peninsula; frontage 190 ft., depth 250 ft., 4-bedr. cottage, servant quarters, manila lawn, shade trees, good fishing. Price \$6000.

P. E. R. STRAUCH

Walter Bldg. 74 S. King St.

Loans at Legal Rates
on Diamonds-Watches

1% A MONTH FEDERAL LOAN OFFICE

95 N. KING STREET

Honolulu Stock Exchange

Tuesday, Aug. 24.

MERCANTILE.	Bid.	Asked
Alexander & Baldwin, Ltd.		
C. Brewer & Co.		
SUGAR.		
Ewa Plantation Co.	21 1/2	21 3/4
Haiuku Sugar Co.	160	170
Haw. Agri. Co.		
Haw. C. & Sug. Co.		
Haw. Sugar Co.		
Honokaa Sugar Co.	4	5 1/4
Honolulu Sugar Co.	150	
Hutchinson S. Plan. Co.	21	
Kahuku Plan. Co.	16 1/2	
Kekaha Sugar Co.	167 1/2	
Koloa Sugar Co.		
McBryde Sugar Co., Ltd.	7 1/2	7 3/4
Oahu Sugar Co.	24 1/2	25
Olaa Sugar Co., Ltd.	5 1/2	6
Onomoe Sugar Co.	34 1/2	34 3/4
Paauhau S. Plan. Co.	21	
Paia Plantation Co.	160	170
Pepeekeo Sugar Co.		
Pioneer Mill Co.	27 1/2	
San Carlos Mill Co., Ltd.		
Wailua Agri. Co.	22 1/2	23 1/2
Wailuku Sugar Co.		
Waimanalo Sugar Co.	200	
Waima Sugar Mill Co.		
MISCELLANEOUS.		
Haiuku F. & P. Co., Ltd.		
Haiuku F. & P. Co., Com.		
Haw. Electric Co.	33	34 1/2
Haw. Pineapple Co.		
Hilo Ry. Co. Ltd.	50	55
Hon. B. & M. Co., Ltd.	18	18 1/2
Hon. Gas Co., Ltd.	100	
Hon. Gas Co., Com.	100	
Hon. R. T. & L. Co.		
I. I. Steam Nav. Co.	195	200
Mutual Tel. Co.		
Oahu Ry. & Land Co.	145	148 1/2
Pahang Rubber Co.	10	10 1/2
Tanjong Olok Rubber Co.	20	
BONDS.		
Hamakua Ditch Co. 6s.		
Haw. C. & Sugar Co. 5s.		
Haw. Irr. Co. 6s.	92	
Haw. Ter. 5s. Pub. Imp.		
Haw. Ter. Pub. Imp. 4s.		
Haw. Ter. 4 1/2s		
Haw. Ter. 3 1/2s		
Hilo R.R. Co. 6s. Issue 01	65	
Hilo R.R. Co. R.E. Con. 6s	50	
Honokaa Sug. Co. 6s.		
Hon. Gas Co., Ltd. 6s.	100 1/2	
Hon. R. T. & L. Co. 6s.	103 1/2	
Kauai Ry. Co. 6s.		
McBryde Sugar Co. 6s.		
Mutual Tel. 6s.		
Oahu Ry. & Land Co. 6s.	103 1/2	
Oahu Sugar Co. 6s.	105 1/2	
Olaa Sugar Co. 6s.	89	91
Pacific G. & F. Co. 6s.	103	104
Pacific Sugar Mill Co. 6s.		
Pioneer Mill Co. 6s.	100	
San Carlos Mill Co. 6s.		
Wailua Agri. Co. 5s.	100	

Sales: Between Boards—10 Paia 165; 25, 10 Ewa 21 1/2; 75 McBryde 7 1/2. Session Sales—100 Hilo Com. 50; 5 Ewa 21 1/2; 6 O. R. & L. Co. 145; 50 Oahu Sug. Co. 25; 50 Olaa 6.

Latest sugar quotation: 96 degrees test, 4.71 cts. or \$94.20 per ton.

Sugar 4.71 cts Beets

Henry Waterhouse Fruit Co., Ltd.

Members Honolulu Stock and Bond Exchange.
Fort and Merchant streets
Telephone 1508

GRAND JURY WILL HAVE BUSY TIME THIS THURSDAY

The territorial grand jury did not meet at 2 o'clock this afternoon in the Kaukoaloni building, as announced this morning. As a matter of fact, the grand jury usually meets on Thursday afternoons and in the Judiciary building, as explained today by City and County Attorney Arthur M. Brown.

At a meeting of the grand jury next Thursday it is believed that the tribunal will continue an investigation into the Korean riot case, which involves four persons.

In connection with the riot case, the grand jury may also make an investigation into reported embezzlements alleged to have been committed by the former president and former treasurer of the national association, according to Attorney Brown.

The case of P. W. Phillip, an enlisted man of the submarine crew, who is alleged to have been at the wheel of an automobile that ran down and injured a soldier in Twelfth week before last, may also be taken up by the grand jury for investigation. According to the city and county attorney, Phillip, after his machine had struck the man, drove on and did not stop to render assistance.

Attorney Brown reports that his office will be unusually busy after the first of September from the fact that the jury season will be open in Circuit Judge Ashford's court.

REMOVAL NOTICE

Drs. A. C. and O. E. Wall announce that they have moved their offices to the fourth floor of the Boston building, above Max & Co. 4219-30.

NOTICE.

Notice is hereby given that I will not be responsible for any debts contracted in my name without my written consent.

Dated at Honolulu this 21st day of August, 1915.
TOW YIN AWANA.
6248-31

SHIPPING & WATERFRONT NEWS

HARPER'S WEEKLY HANDS RAP TO P. M. LINE

A most ungentle rap at the Pacific Mail is dealt by Harper's Weekly, the New York publication, in an editorial in the current issue, accompanied by an engraving showing the line's attitude toward the Seamen's Bill.

The engraving is a line-cut reproduction of a Chinese-English book of nautical orders issued every day on shipboard to the crew. The English phrase is printed on one side of the page, with the Chinese characters on another.

Among the phrases are "Close fire-room door," "open bulkhead," and other terms. Words such as "shovel," "bucket," "rope," and others are included. The pamphlet is used in teaching the crews English.

In commenting on the booklet, Harper's states that it does not bear anything to indicate that it is published by the Pacific Mail, but says it is in use on all the line's boats. The writer remarks that it is curious to observe how the company is trying to circumvent the law instead of making an out and out effort to meet its requirements half way.

LURLINE COMING UP TO DOCKS ABOUT 6

At 6 o'clock this evening the Matson liner Lurline will dock at Pier 15, from San Francisco. The steamer will anchor outside the harbor for the usual inspection about 4:30 o'clock this afternoon.

Passengers for Honolulu number 59 cabin and 12 steerage. The boat is bringing a big shipment of mail, 476 sacks, from the mainland; also 3422 tons of cargo, including 20 automobiles. There are 710 tons of cargo for Kahuku.

The Lurline was 17 1/2 hours late in getting away from San Francisco, owing to heavy fog in the harbor and outside Golden Gate. She made up about eight hours of the lost time en route. Tomorrow morning at 10 o'clock the Matsonia will sail for San Francisco with a capacity booking of passengers—nearly 250.

PUMP MOLASSES INTO BIG SHIPS

Formal permission to construct a 10,000-gallon waste molasses tank near the approach to Kihuna wharf, Hilo, and to operate a pipe line over the pier, connecting with another tank on the west end of the wharf, was granted by the harbor commission just before the meeting ended last yesterday, to the Hakalau Plantation Company. The permit, however, is subject to the approval of the governor.

The company many weeks ago was assured of the permit, if it lay within the jurisdiction of the commission to grant it, and the company immediately ordered the tanks and already has started work on installing them. However, to insure jurisdiction in the matter, the commission asked the attorney-general for an opinion, and this was given yesterday, holding that the commission has power to grant such a franchise. The tank will be erected near the Hilo Railroad tracks and the molasses will be pumped to the tank on the end of the pier and thence into steamers, according to the plan of the Hakalau company outlined several weeks ago.

BUOYS ABOVE SUNKEN SHIP HAVE LANTERNS

Notice to mariners concerning the location of mooring buoys A and D, the last two to be placed above the wreck of the sunken submarine F-4, just outside harbor entrance, was issued today by Inspector A. E. Arledge, of the 19th lighthouse district.

"Two large square wooden mooring buoys, A and D, were established," says the notice, "close to the two mooring buoys B and C heretofore reported established, for use in connection with salvage operations of the wrecked submarine F-4."

"A fixed white hand lantern light will be exhibited on each of the four buoys. The two small black can buoys, formerly marking the wreck, have been discontinued. The mooring buoys will be discontinued when the wreck is removed."

FEDERAL RESERVE EARNINGS.

WASHINGTON, D. C.—According to the monthly bulletin issued by the Federal Reserve Board, the total earnings of the Federal Reserve Banks from Nov. 16, 1914, the day the banks were opened, to June 30, 1915, amounted to \$316,588. Of this about 59 per cent was from notes discounted.

TRY MURINE EYE REMEDY

For Red, Weak, Watery Eyes and GRATEFUL EYELIDS
Murine Does It Smart—Soothes Eye Pain

NEW SERVICE OF N. Y. K. IS TAKING DEFINITE FORM

Manila Hears That Ships Will Call at New Orleans, Galveston, Colon and Honolulu

Manila seems to have more light to throw on the subject of the Nippon Yusen Kaisha's rumored New York-Honolulu-Philippine Islands-Yokohama steamship line. The Daily Bulletin of the Philippine capital, prints the following item concerning the proposed new service:

"Manila is to have another new steamship line from New York to the Philippines via the Panama Canal, according to the latest information. The Tushima Maru, Toyoko Maru, Takata Maru, Toyoko Maru, Tokuyama Maru, and Toyama Maru, which are now temporarily on the European line of the Nippon Yusen Kaisha, will call at New York and Philadelphia on their homeward voyage, to take on cargoes of kerosene, etc."

"After their return, the New York line will be inaugurated this autumn with these vessels. Messrs. Henderson & Company will act as agents of the company in New York, and other agencies will be established in New Orleans and Galveston."

"The route will probably be New York, New Orleans, Galveston, Colon, Honolulu, Manila, Hongkong, Shanghai, Kobe, and Yokohama. During the war, Vladivostok will probably be made a port of call. Messrs. Warner, Barnes & Co., Ltd., the Manila agents of the company, have not yet received definite information regarding the new line."

HARBOR NOTES

The refugee German freighter Pomern is being given a coat of black paint above the waterline, which, as the boat is empty, is about nine feet above the water. Rusty spots along the hull have already been coated over with red paint to stop rust.

Scores of undershirts waved in the breeze yesterday from the interned German cruiser Geier's rigging. The day was wash-day, and the rigging made an excellent clothes line for the crew's wearing apparel.

Mail for the mainland closes at 3 o'clock tomorrow morning, and will leave on the Matsonia for Pier 15 at 10 o'clock, when the boat sails for San Francisco.

Bringing a cargo of general freight, gasoline and benzine, the bark R. P. Rithet is expected at any time from San Francisco. She left August 8.

Laden with 3,000 tons of sugar for refineries in the eastern states, the American-Hawaiian steamer Minnesota will probably sail from Hilo at 7 o'clock tomorrow night. She arrived here August 15 from Seattle.

The Shinyo Maru which left here August 17, arrived in San Francisco yesterday. The Tenyo Maru, leaving here August 13, docked at Yokohama at the same time.

That the Andrew Welch, sister ship to the R. P. Rithet, cost \$52,000 when she was built in 1888, has been learned here. The bark was sold to G. W. McNear & Company two weeks ago for \$45,000, illustrating the demand for ships existing at present.

The Melville Dollar is loading coal at Seattle for Honolulu.

Carrying supplies for the Fanning Island cable station, also 15,000 feet of lumber for copra plantation workers' cottages, the British steamer Kestrel, Captain Tindall, left today for the island. The ship is taking three operators to the cable station. They are H. H. Mughstoun, H. F. A. Allon and E. C. Ramaciotti. The Kestrel will return in three weeks, bringing back 140 tons of copra for shipment to San Francisco.

When the Matsonia sails at 10 o'clock tomorrow morning for San Francisco, she will carry about 240 passengers for the mainland. Her cargo consists of 6,500 tons of sugar, 20,000 cases of canned pineapples and considerable other freight, including fresh pineapples and bananas.

PASSENGERS EXPECTED

Per Matson steamer Lurline from San Francisco, August 24: Carl Miller, Gardner Wilkins, L. H. Tracy, W. A. Read, R. E. Wolley, Angeline Wood, L. Waterman, Mr. and Mrs. L. R. Matthews, Mr. and Mrs. W. D. McWayne, Miss Dorothy Hawk, Miss June Mitchell, E. Peterson, Mrs. W. W. Cress and child, Miss L. McKay, Miss Ruth H. Edmonds, Mrs. J. H. Magoon, L. J. Christopher, G. P. Tulloch, J. J. Jackson, Mrs. C. G. White, Miss Corie H. Crane, Mrs. Alexander Bell, J. E. Higgins, H. Panhoe, Mrs. L. H. Tracy and son, Mrs. E. A. Kennedy, Miss T. E. Deeltz, Miss S. Anderson, Miss Alice Harrison, S. J. Citterman, J. A. Dillon, Miss M. Rankin, Mrs. A. M. Sneath, Miss N. Riedel, H. C. R. C. J. Abadie, Mrs. G. P. Tulloch, Mrs. J. J. Jackson, Mrs. F. W. Palmer, Mrs. A. Gilmore.

STAR-BULLETIN GIVEN YOU TODAY'S NEWS TODAY

LOCAL SEAMEN'S INSTITUTE THRIVES

Within a short time, either the last of this month or early in September, the annual meeting of the Honolulu Seamen's Institute will be held, and Superintendent C. F. Mant believes reports presented then will show the year to have been extremely successful, considering the great differences existing in maritime conditions today and those of a year or more ago, before the war disrupted shipping of all kinds.

Reports for the meeting are now being prepared by the superintendents and his helpers, and next month will see the opening of the fall and winter program of activities at the institute. Concerts and other social affairs for seamen will be resumed, commencing in September, and a busy year is anticipated.

On the institute's committee are L. Tenney Peck, chairman; D. W. Anderson, Robert Cotton, J. C. Cook, J. P. Cooke, A. D. Cooper, Gen. E. Davis, George F. Davies, Dr. W. C. Hobbs, E. Klump, H. W. M. Mist and Ed Towse. The Seamen's Institute is located on Alakea street, opposite the naval station and near the Alakea street wharf.

WEATHER TODAY

Honolulu, T. H., Aug. 24.
Temperature:—6 a. m., 76; 8 a. m., 80; 10 a. m., 82; 12 noon, 84.
Wind.—6 a. m., SE 8; 8 a. m., NE 9; 10 a. m., NE 7; 12 noon, NE 12.
Minimum last night, 76; barometer at 8 a. m., 30.02; relative humidity, 8 a. m., 61.
Movement, past 24 hours, 207; dew-point at 8 a. m., 65; absolute humidity, 8 a. m., 6.65.
Total rainfall during past 24 hours, none.

Morning on 'CHANGE

Sugar dropped today from 4.88 to 4.71, and a number of local sugar stocks also continued on the mildly inclined toboggan down which they have skidded slowly for the last few weeks. Olaa, which was 7-10 days ago and which was 6-14 yesterday, sold for 6 flat this morning as the session. McBryde is also off one-quarter, and Hilo Railway, common, marked a 10 per cent retrogression.

INVENTION OF A RESPIRATOR.

LONDON, Eng.—The staff of Melbourne University has united in the invention of a respirator reputed to be one hundred per cent more effective than any now in use in the European war theatre says a Reuter despatch from Melbourne.

BY AUTHORITY. NOTICE OF SALE OF GOVERNMENT LAND.

The following government lots will be offered for sale at public auction, at the following upset prices, at the front door of the Capitol building, Honolulu, at 12 o'clock noon, Tuesday, August 24, 1915:

(1) 3.0 acres of land situate at Kihuna, North Kona, Hawaii; upset price \$75.00.
(2) Lot 544 (Pensacola Extension), Makiki, Honolulu, containing an area of 23,185 square feet; upset price \$2,732.20.
(3) Lot 545 (Pensacola Extension), Makiki, Honolulu, containing an area of 19,105 square feet; upset price \$2,865.75.

(4) School lot and improvements situate at Kalihi-uka, Honolulu, containing an area of 1.0 acres, more or less; upset price \$800.00.
(5) Lot situate at Pearl City, Ewa, Oahu, known as the "Old Court House lot," containing an area of 6-10 of an acre, more or less; upset price \$300.00.

Terms—cash.
The purchaser shall pay the cost of stamp.

For maps and further particulars, apply at the office of the Commissioner of Public Lands, Capitol building, Honolulu.

JOSHUA D. TUCKER,
Commissioner of Public Lands.
Dated at Honolulu, June 22, 1915.

The sale of the above lots postponed to 12 o'clock noon, Saturday, August 28, 1915.
Aug. 24&27.

TIDES—SUN AND MOON

Date	High Tide	Low Tide	High Tide	Low Tide	High Tide	Low Tide
Aug. 24	8:04 a.m.	2:06 p.m.	8:00 a.m.	2:00 p.m.	8:00 a.m.	2:00 p.m.
25	8:04 a.m.	2:06 p.m.	8:00 a.m.	2:00 p.m.	8:00 a.m.	2:00 p.m.
26	8:04 a.m.	2:06 p.m.	8:00 a.m.	2:00 p.m.	8:00 a.m.	2:00 p.m.
27	8:04 a.m.	2:06 p.m.	8:00 a.m.	2:00 p.m.	8:00 a.m.	2:00 p.m.
28	8:04 a.m.	2:06 p.m.	8:00 a.m.	2:00 p.m.	8:00 a.m.	2:00 p.m.
29	8:04 a.m.	2:06 p.m.	8:00 a.m.	2:00 p.m.	8:00 a.m.	2:00 p.m.

Full moon Aug. 24th at 11:09 a. m.



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